IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: KIMBERLY VANESSA BRACEY, Debtor(s).

CASE NO. 5:18-bk-00568-RNO CHAPTER 13

NOTICE OF TEMPORARY FORBEARANCE

Bankruptcy Court Claim #:	3-1
Effective Date of Forbearance:	08/01/2020
Number of monthly payments in Forbearance:	3

SPECIALIZED LOAN SERVICING, LLC ("SERVICER") hereby provides notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 pandemic, the Debtor has requested, and SERVICER has provided a temporary suspension of mortgage payments. This short-term relief would be consistent with the COVID-19 relief available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

During this short-term relief, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification.

During the forbearance period and up to and including the time when that period ends, SERVICER will work with the Debtor, the Debtor's attorney (if applicable) and the bankruptcy trustee on how to address the suspended payments in the long-term, including obtaining any necessary court consent and approval.

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This Notice does not constitute an amendment or modification to the Debtor's plan of reorganization and does not relieve the Debtor of the responsibility to amend or modify the plan of reorganization to reflect the forbearance arrangement, if required.

To the extent that this Forbearance is modified, reduced or extended, the SERVICER will file an additional Notice with the Court.

/s/ Mukta Suri

Mukta Suri
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Authorized Agent for Specialized Loan
Servicing, LLC

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before August 18, 2020 via electronic notice unless otherwise stated:

Debtor *Via U.S. Mail* Kimberly Vanessa Bracey 3239 Windermere Drive

Bushkill, PA 18324-6922

Debtors' Attorney

Robert J Kidwell, III Newman Williams 712 Monroe Street, PO Box 511 Stroudsburg, PA 18360

Chapter 13 Trustee

Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036

US Trustee

Office of the U.S.Trustee 228 Walnut Street, Suite 1190 Harrisburg, Pennsylvania 17101

Respectfully Submitted,	
/s/ Mukta Suri	
Mukta Suri	